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United States Bankruptcy Court Northern District of Illinois			Voluntar	y Petition	
		Name of Joint Debtor (Spouse) (Last, First, Middle): Machnik, Adriana			
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	years	All Other Na	mes used by the Joint Debto ied, maiden, and trade name		rs
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5266	ver I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 629 Colony Avenue Lindenhurst, IL	·		s of Joint Debtor (No. and S ny Avenue arst, IL	Street, City, and St	
	ZIPCODE 60046				ZIPCODE 60046
County of Residence or of the Principal Place of	Business:	1	sidence or of the Principal P	Place of Business:	
Lake Mailing Address of Debtor (if different from stre	et address).	Lake Mailing Addr	ress of Joint Debtor (if differ	ent from street ad	dress):
Maining Address of Debtor (If different from site	oct address).	Withing Addi	ess of John Debtor (if differ	cht from street de	diess).
	ZIPCODE	_			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Filing Fee (Check one below of the filing Fee attached) ☐ Filing Fee to be paid in installments (Application of the court's consideration to pay fee except in installments. Rule 1006	able to individuals only) Must a on certifying that the debtor is un	y ble) anization d States e Code) Check	the Petitio The Petitio Thapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Nat (Chapter 13 Nat (Chapter 13 Nat (Chapter 13 Chapter 13 Nat (Chapter 13 Chapter 13 Nat (Chapter 13 Chapter 11 § 101(8) as "incurred individual primarily personal, family, or purpose." Cone box: Chapter 11 ebtor is a small business as cebtor is not a small business	U.S.C. by an for a household Debtors lefined in 11 U.S. as defined in 11 U.S. gent liquidated de	one box) Petition for of a Foreign ding Petition for of a Foreign occeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) bts (excluding debts
Filing Fee waiver requested (applicable to chattach signed application for the court's con-		5.	a all applicable boxes plan is being filed with this ecceptances of the plan were ore classes, in accordance w	solicited prepetiti	
Statistical/Administrative Information					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is of distribution to unsecured creditors.		paid, there will be	e no funds available for		
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,000 50,001- 100,000	Over 100,000	
So to \$50,001 to \$100,001 to \$500,001 to \$50,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,000 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities	1 \$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,000 to \$500 to \$1 billion million	More than \$1 billion	

B1 (Official Case 08108006 Doc 1 Filed 03/03/08 Entered 03/03/08 17:00:10 Desc Main Page 2					
Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 45 Steven R. Machnik & Adriana Machnik					
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner		•		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have inform the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A i	s attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	March 3, 2008 Date		
l <u> </u>	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.		arm to public health or safety?		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
		arding the Debtor - Venue			
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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Case 08-05006 Doc 1	Filed 03/03/08	Entered 03/03/08 17:00:10 Desc Main
B1 (Official Form 1) (1/08)	Document	Page 3 of 45 Page 3
Voluntary Petition		Name of Debtor(s):
(This page must be completed and filed in eve		Steven R. Machnik & Adriana Machnik
	Signa	
Signature(s) of Debtor(s) (Individua	,	Signature of a Foreign Representative
I declare under penalty of perjury that the information p is true and correct.	provided in this petition	
[If petitioner is an individual whose debts are primarily		I declare under penalty of perjury that the information provided in this petition
has chosen to file under chapter 7] I am aware that I ma chapter 7, 11, 12, or 13 of title 11, United States Code,	nay proceed under	is true and correct, that I am the foreign representative of a debtor in a foreign
available under each such chapter, and choose to proce	eed under chapter 7.	proceeding, and that I am authorized to file this petition.
[If no attorney represents me and no bankruptcy petitio petition] I have obtained and read the notice required b		(Check only one box.)
		I request relief in accordance with chapter 15 of title 11, United States
I request relief in accordance with the chapter of title 1 Code, specified in this petition.	1, United States	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
	1	_
		Pursuant to 11 U.S.C.\(\) 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
W / / G	1	recognition of the foreign main proceeding is attached.
X /s/ Steven R. Machnik Signature of Debtor		<u></u>
Signature of Debtor	1	X
v /s/ Adriana Machnik	1	(Signature of Foreign Representative)
X /s/ Adriana Machnik Signature of Joint Debtor		
	1	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	,	(Plinted Name of Poterga Representative)
_March 3, 2008	1	
Date		(Date)
Signature of Attorney*		
***	1	Signature of Non-Attorney Petition Preparer
- 75/ James 1. Wagee		
Signature of Attorney for Debtor(s)	1	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,
JAMES T. MAGEE 1729446 Printed Name of Attorney for Debtor(s)		and have provided the debtor with a copy of this document and the notices
•	1	and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110
Magee, Negele & Associates, P.C. Firm Name		setting a maximum fee for services chargeable by bankruptcy petition
444 North Cedar Lake Road	1	preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as
Address		required in that section. Official Form 19 is attached.
Round Lake, Illinois 60073		
		Printed Name and title, if any, of Bankruptcy Petition Preparer
(847)_546-0055 Telephone Number		
•	1	Social Security Number (If the bankruptcy petition preparer is not an individual,
March 3, 2008 Date		state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which \\$ 707(b)(4)(D) applies, this signature certification that the attorney has no knowledge after an		pulled of the buildings pendon preparent, (10041-11-1-1, 1-1-1-1-1, 1-1-1-1-1, 1-1-1-1-
information in the schedules is incorrect.	inquiry mai me	Address
Signature of Debtor (Corporation/Pa	retnarchin)	
I declare under penalty of perjury that the information	n provided in this petition	
is true and correct, and that I have been authorized to the behalf of the debtor.	file this petition on	X
The debtor requests relief in accordance with the chap United States Code, specified in this petition.	iter of title 11,	Date
•		Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X Signature of Authorized Individual		Names and Social Security numbers of all other individuals who prepared or
Digitality of Authorities Inch.	1	assisted in preparing this document unless the bankruptcy petition preparer is
Printed Name of Authorized Individual		not an individual:
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date		and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re_ Steven R. Machnik & Adriana Machnik	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.				
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]				
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.				
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: /s/ Steven R. Machnik STEVEN R. MACHNIK				
Date: March 3, 2008				

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT **Northern District of Illinois**

In re Steven R. Machnik & Adriana Machnik	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.					
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]					
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.					
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. 					
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Joint Debtor: /s/ Adriana Machnik					
ADRIANA MACHNIK					
Date: March 3, 2008					

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Steven R. Machnik & Adriana Machnik	Case No.	
-	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Desc Main

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence 629 Colony Avenue Lindenhurst, Illinois	Joint Tenancy	J	250,000.00	249,187.00
	T-4		250,000.00	

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(Report also on Summary of Schedules.)

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Desc Main

(If known)

In re Steven R. Machnik & Adriana Machnik

Case No. _

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Deposits of Money Consumers Coop Credit Union Deposits of Money First Midwest Bank	J	300.00 4,650.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Living Room Furniture and Televisions Bedroom Furniture, Washer and Dryer Dining Room Set, Stove, Refrigerator and Microwave	J J J	1,100.00 650.00 600.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and Pictures Ten US Silver Dollars (est)	J J	150.00 200.00
Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.		Jewelry	J	250.00
Firearms and sports, photographic, and other hobby equipment.		Fitness Equipment Photography and Video Equipment	J J	500.00 150.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Document

Page 11 of 45

Case No.	
	(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Plan Great Lakes Credit Union	W	1,500.00
		IRA Savings	w	805.00
		401K Plan	H	15,100.00
		Abbott Laboratories		
		Individual Retirement Account US Bank	W	5,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		State Income Tax Refund	J	500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

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In re Steven R. Machnik & Adriana Machnik

se No.	
	(If known)

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 25. Automobiles, trucks, trailers, and other vehicles and accessories. 	X	2006 Toyota Corolla (26,000 miles)	J	13,000.00
		1997 Ford Taurus (123,000 miles) 2001 Toyota Sienna (108,000 miles)	H J	1,000.00 6,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.29. Machinery, fixtures, equipment, and supplies used in business.	X X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	•	0 continuation sheets attached Tot	al	\$ 51,955.00

Doc 1

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In re	Steven	R	Machnik	&	Adriana	Machnik
111 1 6	Steven	1.	Maciliik	œ	Auriana	Macillik

Case	No.
Case	110.

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2
11 II S C 8 522(b)(3)

 $\hfill \Box$ Check if debtor claims a homestead exemption that exceeds \$136,875.

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 ILCS 5/12-901	15,000.00	250,000.00
735 ILCS 5/12-901	15,000.00	
735 ILCS 5/12-1001(b)	150.00	1,100.00
735 ILCS 5/12-1001(b)	150.00	
735 ILCS 5/12-1001(b)	100.00	650.00
735 ILCS 5/12-1001(b)	100.00	
735 ILCS 5/12-1001(b)	100.00	600.00
735 ILCS 5/12-1001(b)	100.00	
735 ILCS 5/12-1001(b)	0.00	150.00
735 ILCS 5/12-1001(b)	0.00	
735 ILCS 5/12-1001(a)	250.00	500.00
735 ILCS 5/12-1001(a)	250.00	
735 ILCS 5/12-1001(b)	100.00	250.00
735 ILCS 5/12-1001(b)	100.00	
735 ILCS 5/12-1001(b)	100.00	500.00
735 ILCS 5/12-1001(b)	100.00	
735 ILCS 5/12-1001(b)	50.00	150.00
735 ILCS 5/12-1001(b)	50.00	
735 ILCS 5/12-1006	1,500.00	1,500.00
735 ILCS 5/12-1006	805.00	805.00
735 ILCS 5/12-1006	15,100.00	15,100.00
735 ILCS 5/12-1001(b)	0.00	13,000.00
735 ILCS 5/12-1001(b)	500.00	1,000.00
	735 ILCS 5/12-901 735 ILCS 5/12-901 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1006 735 ILCS 5/12-1006 735 ILCS 5/12-1006	PROVIDING EACH EXEMPTION CLAIMED EXEMPTION 735 ILCS 5/12-901 15,000.00 735 ILCS 5/12-901 15,000.00 735 ILCS 5/12-1001(b) 150.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 0.00 735 ILCS 5/12-1001(b) 0.00 735 ILCS 5/12-1001(a) 250.00 735 ILCS 5/12-1001(a) 250.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 100.00 735 ILCS 5/12-1001(b) 50.00 735 ILCS 5/12-1001(b) 50.00 735 ILCS 5/12-1001(b) 50.00 735 ILCS 5/12-1006 1,500.00 735 ILCS 5/12-1006 15,100.00 735 ILCS 5/12-1006 15,100.00 735 ILCS 5/12-1006 15,100.00

Document

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In re Steven R. Machnik & Adriana Machnik

Case No. __

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Deposits of Money	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	150.00 150.00	300.00
Deposits of Money	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	2,325.00 2,325.00	4,650.00
Ten US Silver Dollars (est)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	100.00 100.00	200.00
Individual Retirement Account	735 ILCS 5/12-1006	5,000.00	5,000.00
2001 Toyota Sienna (108,000 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(c)	2,400.00 2,400.00	6,000.00
State Income Tax Refund	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	250.00 250.00	500.00

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B6D (Official Form 6D) (12/07)

In re	Steven R. Machnik & Adriana Machnik	,	Case No.	
	Debtor		(If know	n)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURE PORTION IF ANY
ACCOUNT NO. 1604			Lien: Second Mortgage					
Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119		J	Security: 639 Colony Avenue, Lindenhurst, Illinois				26,295.00	0.0
			VALUE \$ 250,000.00					
ACCOUNT NO. 0605			Lien: First Mortgage					
Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064		J	Security: 629 Colony Avenue, Lindenhurst, Illinois				222,892.00	0.0
			VALUE \$ 250,000.00					
ACCOUNT NO. 0002	T		Lien: Automobile Loan					4,675.0
Southern Lakes Credit Union 3000 - 80th Street Kenosha, WI 53142		J	Security: 2006 Toyota Corolla				17,675.00	1,075.0
			VALUE \$ 13,000.00					
	Ţ		(Total c	Sub	tota	ı≽′	\$ 266,862.00	\$ 4,675.0
			(Total c	n m	ıs pa	ige)		

(Report also on Summary of Schedules) also on Statistical

\$ 266,862.00

Total ➤

(Use only on last page)

(If applicable, report Summary of Certain Liabilities and Related Data.)

4,675.00

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B6E (Official Form 6E) (12/07)

In re	Steven R. Machnik & Adriana Machnik	. Case No.
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached shee	ts)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Steven R. Machnik & Adriana Machnik	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherma	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or ren that were not delivered or provided. 11 U.S.C. § 507(a)(7).	tal of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	mental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	tion
Claims based on commitments to the FDIC, RTC, Director of the Office of Th Governors of the Federal Reserve System, or their predecessors or successors, to n U.S.C. § 507 (a)(9).	rift Supervision, Comptroller of the Currency, or Board of maintain the capital of an insured depository institution. 11
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vealcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	chicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years there adjustment.	eafter with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re	Steven R. Machnik & Adriana Machnik	Case No	
	Dobton		(If Imoven)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9483 Bank Of America P. O. Box 1598 Norfolk, VA 23501		W	Balance on Account				15,766.00
ACCOUNT NO. 9483 Bank of America P. O. Box 26012 Greensboro, NC 27420		W					Notice Only
ACCOUNT NO. 3146 Chase 800 Brooksedge Blvd Westerville, OH 43081		W	Balance on Account				7,489.00
ACCOUNT NO. 3146 Chase P. O. Box 100018 Kennesaw, GA 30156		W					Notice Only
continuation sheets attached	-		S	Subt			\$ 23,255.00
				T	otal	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Steven R. Machnik & Adriana Machnik	Case No	
	Debtor	(If known	1)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8055 CitiFinancial Retail Services P. O. Box 140489 Irving, TX 75014		W					Notice Only
ACCOUNT NO. 8055 Citifinancial Retail Services P. O. Box 22066 Tempe, AZ 85285		W	Balance on Account				705.00
ACCOUNT NO. 6589 Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119		J	Balance on Account				16,531.00
ACCOUNT NO. 6555 GEMB/Old Navy P. O. Box 103106 Roswell, GA 30076		W					Notice Only
ACCOUNT NO. 6555 GEMB/Old Navy P. O. Box 981400 El Paso, TX 79998		W	Balance on Account				979.00
Sheet no. 1 of 3 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı >	\$ 18,215.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Steven R. Machnik & Adriana Machnik	,	Case No	
	Debtor		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

J 932.00	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Notice Only Notice Only	ACCOUNT NO. 0608 Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064		J	Balance on Account				932.00
W S55.00 Wilmington, DE 19805 W S55.00	ACCOUNT NO. 9583 HSBC / Best Buy P. o. Box 15522 Wilmington, DE 19850		W					Notice Only
Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 ACCOUNT NO. 0001 Southern Lakes Credit Union 3000 - 80th Street J 1,393.00 1,393.00	ACCOUNT NO. 9583 HSBC/Best Buy P. O. Box 15521 Wilmington, DE 19805	•	W	Balance on Account				555.00
Southern Lakes Credit Union 3000 - 80th Street J 4,510.00	ACCOUNT NO. 1452 Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		W	Balance on Account				1,393.00
	ACCOUNT NO. 0001 Southern Lakes Credit Union 3000 - 80th Street Kenosha, WI 53142		J	Personal Loan				4,510.00

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 7,390.00

Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Steven R. Machnik & Adriana Machnik	,	Case No		_
	Debtor			(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4799 US Bank NA 4325 17th Avenue South Fargo, ND 58125	-	W	Balance on Account				15,948.00
ACCOUNT NO. 4799 US Bank NA P. O. Box 5229 Cincinnati, OH 45201		W					Notice Only
ACCOUNT NO. 7249 Wells Fargo Financial 5101 Washington Street Gurnee, IL 60031	•	W	Balance on Account				805.00
ACCOUNT NO.							
ACCOUNT NO.					tota		

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 08-05006 B6G (Official Form 6G) (12/07)

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T	Steven R. Machnik & Adriana Machnik
In re	

Debtor

Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-05006 B6H (Official Form 6H) (12/07)	В6Н	(Official	ase 0 I Form	(8-05 (6H)	(12/07)
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In re	n re Steven R. Machnik & Adriana Machnik		
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

ck this box	if debtor has r	no codebtors
	ck this box	ck this box if debtor has r

RELATIONSHIP(S): son, daughter

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 11, 6

Married

Debtor's Marital

Status:

In re_	Steven R. Machnik & Adriana Machnik	Case	
	Debtor	(if	f known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment: DEBTOR		SPOUSE		
Occupation Machine Operator	Unemployed	d		
Name of Employer Abbott Laboratories				
How long employed 5 Years				
Address of Employer Abbott Park, Illinois				
NCOME: (Estimate of average or projected monthly income at time case filed)		DEBTOR	SPO	OUSE
. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)		\$	\$	0.00
. Estimated monthly overtime		\$0.00	\$	0.00
. SUBTOTAL		\$2,990.78	\$	0.00
. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social securityb. Insurancec. Union Duesd. Other (Specify:)	\$ 598.16 \$ 291.46 \$ 0.00 \$ 0.00	\$ \$ \$	0.00 0.00 0.00 0.00
. SUBTOTAL OF PAYROLL DEDUCTIONS		\$889.62	\$	0.00
TOTAL NET MONTHLY TAKE HOME PAY		\$2,101.16	\$	0.00
. Regular income from operation of business or profession or farm		\$0.00	\$	0.00
(Attach detailed statement)		\$ 0.00	•	0.00
Income from real property		\$	\$ \$	0.00
Interest and dividendsAlimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$	\$	0.00
Social security or other government assistance (Specify)		\$0.00	\$	0.00
2. Pension or retirement income		\$0.00	\$_	0.00
3. Other monthly income		\$0.00	\$	0.00
(Specify)		\$0.00	\$	0.00
4. SUBTOTAL OF LINES 7 THROUGH 13		\$0.00	\$	0.00
5. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)		\$_2,101.16	\$	0.00
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		\$Summary of Schedules	2,101.16	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Wife has recently lost employment and will be seeking new employment

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		Document	Page 25 of 45	

Case No.

(if known)

2,101.16

4,574.00 -2,472.84

In re Steven R. Machnik & Adriana Machnik

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

Debtor

SCHEDULE J - CURRENT EXPENDITURES OF I	INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show more calculated on this form may differ from the deductions from income allowed on Form 22A or	nthly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintains a separate househ labeled "Spouse."	nold. Complete a separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$2,002.00
	-
a. Are real estate taxes included? b. Is property insurance included? YesNo	
2. Utilities: a. Electricity and heating fuel	\$350.00_
b. Water and sewer	\$50.00_
c. Telephone	\$120.00_
d. Other	\$0.00_
3. Home maintenance (repairs and upkeep)	\$0.00_
4. Food	\$450.00_
5. Clothing	\$100.00_
6. Laundry and dry cleaning	\$50.00_
7. Medical and dental expenses	\$236.00_
8. Transportation (not including car payments)	\$375.00_
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00_
10.Charitable contributions	\$100.00_
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00_
b. Life	\$0.00_
c. Health	\$0.00_
d.Auto	\$110.00_
e. Other	\$0.00_
12.Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in	
a. Auto	\$357.00_
b. Other <u>Second Mortgage</u>	
c. Other	
14. Alimony, maintenance, and support paid to others	\$0.00_
15. Payments for support of additional dependents not living at your home	\$0.00_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00_
17. Other	\$
· · · · · · · · · · · · · · · · · · ·	les and, \$4,574.00_
If applicable, on the Statistical Summary of Certain Liabilities and Related Data) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the	waar following the filing of this decument:
	year following the fiffing of this document:
Debtors will be seeking less expensive housing.	

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Steven R. Machnik & Adriana Machnik	Case No.		
	Debtor			
		Chapter 7	_	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 250,000.00		
B – Personal Property	YES	3	\$ 51,955.00		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	1		\$ 266,862.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 65,613.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,101.16
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 4,574.00
тот	FAL	17	\$ 301,955.00	\$ 332,475.00	

Official Exercise Systems of the content of the con

In re	Steven R. Machnik & Adriana Machnik	_ Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 2,101.16
Average Expenses (from Schedule J, Line 18)	\$ 4,574.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,802.78

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,675.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 65,613.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 70,288.00

B6 (Official 16ase-08e05006 (1200c 1 Filed 03/03/08 Entered 03/03/08 17:00:10 Desc Main Page 28 of 45

Steven R. Machnik & Adriana Machnik

Debtor

	Sicven	11.	Macilin	α	Auriana	Macillik
In re						

Case No. ___ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATI	ON UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury the are true and correct to the best of my knowleds	at I have read the foregoing summary and schedules, consisting of sheets, and that they ge, information, and belief.
Date March 3, 2008	Signature: /s/ Steven R. Machnik Debtor:
Date March 3, 2008	Signature: /s/ Adriana Machnik (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with 110(h) and 342(b); and, (3) if rules or guidelines	am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable e debtor notice of the maximum amount before preparing any document for filing for a debtor or that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, st who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach ad	ditional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the pro 8 U.S.C. § 156.	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENA	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	[the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor
n this case, declare under penalty of perjury that	I have read the foregoing summary and schedules, consisting ofsheets (total true and correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behav	If of a partnership or corporation must indicate position or relationship to debtor.]

Case 08-05006

Doc 1 Filed 03/03/08 Entered 03/03/08 17:00:10 Desc Main UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Steven R. Machnik & Adriana Machnik	Case No.	
		(if known)	_

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

2006(jdb) \$34,547.00

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
2008(db) \$7,000.00	Employment	
2007(db) \$39,199.00		
2006(db) \$31,322.65		
2008(jdb) \$6,500.00	Employment	
2007(jdb) \$39,415.00		
2006(db) \$31,322.65 2008(jdb) \$6,500.00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007(db) \$18,500.00 401K Distribution

(db)

2006(jdb) \$10,688.15 401K Distribution

(jdb)

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Current monthly mortgage and car payments			
Bank of America P. O. Box 26012 Greensboro, NC 27420	monthly	\$600.00	15,766.00
US Bank P. O. Box 5229 Cincinnati, OH 45201	monthly	\$350.00	\$15,948.00
Chase P. O. Box 100018 Kennesaw, GA 30156	monthly	\$350.00	\$7,489.00
Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119	monthly	\$350.00	\$16,531.00

None M

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** **AMOUNT PAID**

AMOUNT STILL **OWING**

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None X

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

X

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

Monthly contributions to Debtors' Church

8. Losses

None M

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

2/12/08

Payor: Debtor

AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

James T. Magee Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

\$2,349.00

10. Other transfers

None X

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Consumers Coop Credit

2/12/08

Union Closing Balance: \$zero

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

US Bank Debtors Miscellaneous

Papers 10 Silver Dollars

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

None	List all property owned by	another person that the debtor holds or contra	rols.
	NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
None	15. Prior address of debtor		
	premises which the debtor	vithin the three years immediately preceding occupied during that period and vacated priot also any separate address of either spouse.	
	ADDRESS	NAME USED	DATES OF OCCUPANCY
	White Oak Drive kegan, Illinois	Same Names	June, 2005
	16. Spouses and Former Sp	ouses	
None	Arizona, California, Idaho within eight years immed	sided in a community property state, common, Louisiana, Nevada, New Mexico, Puerto iately preceding the commencement of the spouse who resides or resided with the debtor	Rico, Texas, Washington, or Wisconsin) case, identify the name of the debtor's

17. Environmental Sites

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None \boxtimes

None

X

SITE NAME NAME AND ADDRESS DATE OF **ENVIRONMENTAL** AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

or was a party to the proceeding, and the docket number.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None \boxtimes

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS BEGINNING AND **ENDING DATES**

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in

None M

NAME

11 U.S.C. § 101.

ADDRESS

[Questions 19 - 25 are not applicable to this case]

Case 08-05006 Doc 1 Filed 03/03/08 Entered 03/03/08 17:00:10 Desc Main Document Page 37 of 45

	[If completed by an individual or individual an	If completed by an individual or individual and spouse]			
	I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct		ne foregoing statement of financial affairs and any		
Date .	March 3, 2008	Signature of Debtor	/s/ Steven R. Machnik		
			STEVEN R. MACHNIK		
Date	March 3, 2008	Signature of Joint Debtor	/s/ Adriana Machnik		
			ADRIANA MACHNIK		
	_0	_ continuation sheets att	tached		
	Penalty for making a false statement: Fine o	f up to \$500,000 or imp	risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571		
	DECLARATION AND SIGNATURE OF	NON-ATTORNEY B	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)		
compen (3) if ru preparer	sation and have provided the debtor with a copy of this iles or guidelines have been promulgated pursuant to 1	document and the notice 1 U.S.C. § 110 setting	s defined in 11 U.S.C. § 110; (2) I prepared this document for ces and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); a maximum fee for services chargeable by bankruptcy petition y document for filing for a debtor or accepting any fee from the		
	or Typed Name and Title, if any, of Bankruptcy Petition	•	Social Security No. (Required by 11 U.S.C. § 110(c).)		
	ukruptcy petition preparer is not an individual, state the name, ti who signs this document.	tle (if any), address, and soo	cial security number of the officer, principal, responsible person, or		
Address	3				
X					
Signatu	re of Bankruptcy Petition Preparer		Date		
	and Social Security numbers of all other individuals who individual:	prepared or assisted in	preparing this document unless the bankruptcy petition preparer is		
If more	than one person prepared this document, attach addition	al signed sheets conforn	ning to the appropriate Official Form for each person.		

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

Form B8 (Officia Carse) 08-05006 Doc 1 Filed 03/03/08 Entered 03/03/08 17:00:10 Desc Main Document Page 38 of 45 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re Steven R. Machnik & Adı	iana Machnik ,	Case No.			
Debtor		Chapter 7			
СНА	PTER 7 INDIVIDUAL DEB	TOR'S STATEM	MENT OF INTER	NTION	
We have filed a schedu	ale of assets and liabilities which in the of executory contracts and unex- lowing with respect to the property	xpired leases which	includes personal p	roperty subject to a	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
Marital Residence	Great Lakes Credit Union		V .	√.	
Marital Residence	Consumers Coop Credit		√.	√.	
2006 Toyota Corolla (26,000	Southern Lakes Credit Un		✓	1	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
	l		l		
Date: March 3, 2008	/s/ Steven R	. Machnik			
	Signature of	Debtor S'	ΓEVEN R. MACI	HNIK	
Date: March 3, 2008	/s/ Adriana I	Machnik			

Signature of Joint Debtor ADRIANA MACHNIK

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer and have provided the debtor with a copy of this document and the notices and rechave been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for sometime of the maximum amount before preparing any document for filing for a debt	quired under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines services chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the nam principal responsible person or partner who signs this document.	e, title (if any), address, and social security number of the officer,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who prepared preparer is not an individual:	d or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
Address:	1 1
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

principal, responsible person, or partner whose Social

Security number is provided above.

Steven R. Machnik & Adriana Machnik	x/s/ Steven R. Machnik	March 3, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor De	ate
Case No. (if known)	X/s/ Adriana Machnik	March 3, 2008
,	Signature of Joint Debtor (if	any) Date

UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re: Steven R. Machnik Adriana Machnik	Case Number: Chapter 7
<u>v</u>	/ERIFICATION OF MAILING MATRIX
	or(s) hereby verifies that the attached list of creditors is est of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

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Bank Of America P. O. Box 1598 Norfolk, VA 23501 Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064

Bank of America P. O. Box 26012 Greensboro, NC 27420 Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064

Chase 800 Brooksedge Blvd Westerville, OH 43081 HSBC / Best Buy P. o. Box 15522 Wilmington, DE 19850

Chase P. O. Box 100018 Kennesaw, GA 30156 HSBC/Best Buy P. O. Box 15521 Wilmington, DE 19805

CitiFinancial Retail Services P. O. Box 140489 Irving, TX 75014 Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Citifinancial Retail Services P. O. Box 22066 Tempe, AZ 85285 Southern Lakes Credit Union 3000 - 80th Street Kenosha, WI 53142

Consumers Cooperative Credit Union P. O. Box 9119 Waukegan, IL 60079-9119 Southern Lakes Credit Union 3000 - 80th Street Kenosha, WI 53142

Consumers Cooperative Credit Union P. O. Box 9119

Waukegan, IL 60079-9119

US Bank NA 4325 17th Avenue South Fargo, ND 58125

GEMB/Old Navy P. O. Box 103106 Roswell, GA 30076 US Bank NA P. O. Box 5229 Cincinnati, OH 45201

GEMB/Old Navy P. O. Box 981400 El Paso, TX 79998 Wells Fargo Financial 5101 Washington Street Gurnee, IL 60031 B203 12/94

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United States Bankruptcy Court Northern District of Illinois

	In re Steven R. Machnik & Adriana Machnil	Case No
		Chapter7
	Debtor(s)	
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FOR DEBTOR
	and that compensation paid to me within one year b	2016(b), I certify that I am the attorney for the above-named debtor(s) efore the filing of the petition in bankruptcy, or agreed to be paid to me, for services s) in contemplation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$1,900.00
	Prior to the filing of this statement I have received	\$1,900.00
	Balance Due	\$\$
2.	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (speci	fy)
3.	The source of compensation to be paid to me is:	
	Debtor Other (speci	·y)
4. asso	I have not agreed to share the above-disclosed ciates of my law firm.	d compensation with any other person unless they are members and
of my		mpensation with a other person or persons who are not members or associates list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedulesc. [Other provisions as needed]	endering advice to the debtor in determining whether to file a petition in bankruptcy; statements of affairs and plan which may be required; greement for payment of Balance Due, representation of the Debtor at the d any adjourned hearings thereof.
6. Rej	By agreement with the debtor(s), the above-discle presentation of the debtor in adversary proceed	<u> </u>
		CERTIFICATION
	I certify that the foregoing is a complete stat debtor(s) in the bankruptcy proceeding.	ement of any agreement or arrangement for payment to me for representation of the
	March 3, 2008	/s/ James T. Magee
	Date	Signature of Attorney
		Magee, Negele & Associates, P.C.
		Name of law firm

Case 08-05006 Dog NITE 15 & PA/PE 108 AN Enterpol 03/03/08 17:00:10 Desc Main NORTHERN DISTRICT OF PLUNOIS EASTERN DIVISION

ELISTER VETVISION
) Chapter 7
) Bankruptcy Case No.
)
)
)

(Debtor or Corporate Officer, Partner or Member)

DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet				
PART A.		CLARATION OF PETITIONER completed in all cases.	Date:	
	I(We), Steven R. Machnik and Adriana Machnik, the undersigned debtor(s), corporate officer, partner, or member, <i>hereby declare under penalty of perjury</i> that the information I(we) have given my (our)attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, and schedules is true and correct. I(we) consent to my(our attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Co I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understant failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) 105.			
B. To be checked and applicable only if the petitioner is an individual (are primarily consumer debts and who has (or have) chosen to file up			· · · · · · · · · · · · · · · · · · ·	whose debts
		I(we) am(are) aware that I(we) may proceed under I(we) understand the relief available under each su and I(we) request relief in accordance with chapter	ch chapter; I(we) choose to proceed under	
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			mited
		I declare under penalty of perjury that the informat have been authorized to file this petition on behalf with the chapter specified in the petition.		
	Signatur	re.	Signature:	

(Joint Debtor)